



## DNB Finans Puts Car Lease Customers in the Driver's Seat with Online BI from Actuate

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— *Claus Wittrup Hansen, DNB Finans*

DNB Bank Group in Norway is Scandinavia's second largest bank, employs 13,430 people and manages total assets worth 250 billion Euros.

Its subsidiary, DNB Finans, is one of the largest finance companies in the Nordic region, with offices in all major Scandinavian cities as well as a number of regional centers. In the private sector, the organization has a dominant position in the car financing market with more than 300,000 financed vehicles in its portfolio. It also provides information technology financing, vehicle fleet management and factoring to the public sector.

### Challenge

To maintain its edge in a competitive market, DNB Finans is always looking for new ways to add value for its customers. With economic pressures across Europe, the most valued services it can offer are those that help businesses control costs by providing greater visibility on their spending.

To this end, the Autolease division of DNB Finans wanted to deepen and broaden the Business Intelligence it provided its clients, and make this available to different types of users within customer organizations to address their individual needs.

DNB Finans already had an existing car configurator application for its auto-leasing business, enabling existing and new clients to choose and configure a car and then obtain a personalized quote online. "Although this was a useful tool in its own right, it was used mainly by car-scheme administrators and accountants," notes Claus Wittrup Hansen at DNB Finans. "We felt that we had information that could add value at many more levels of a business, for example to executives who need high-level finance and cost reports."

As a natural extension to its existing car-lease application, DNB Finans wanted to provide customers with up-to-date statistics to help them keep track of all car-related costs – including information about fuel use, garage costs, CO2 emissions, leasing costs, mileage constraints, damage reports, status reports



#### > COMPANY PROFILE

Leading Nordic finance company, the subsidiary of a Top 25 European bank.

#### > CHALLENGES

- Expand on existing car configurator application to provide information useful to various levels of business
- Provide customers with up-to-date statistics to help track car-related costs
- Offer easy-to-use reporting and analysis functionality customizable to each user type

#### > SOLUTION

ActuateOne, working in conjunction with existing auto-lease application

#### > BUSINESS BENEFITS

- Increased activity on the car financing system by 31 percent
- Better visibility into costs for customers
- Custom reporting capabilities for 30,000 leased car customers

and fraud alerts. It also wanted to be able to establish appropriate, customized client cost-center structures so that customers would be able to monitor activity and resource consumption by business unit.

Given the sheer number and range of intended users, it was important to DNB Finans not only that the software would be easy to use without training – the goal was to achieve a user experience akin to Facebook and other modern web applications – but that the reporting and analysis interface could be easily modified to suit each type of user.

## Solution

DNB Finans approached ReportSoft, Actuate's exclusive reseller partner in the Nordic and Benelux region, seeking access to the company's expertise in powerful and flexible Business Intelligence (BI) and reporting software.

Based on Actuate's powerful BI and reporting platform, ActuateOne, and the open source BIRT development environment that underpins it, ReportSoft has provided DNB Finans with a unique BI reporting solution that will be used ultimately by more than 30,000 leased car customers.

The solution is highly intuitive to use, featuring colorful visual representations of the data, including individual dashboards for all users and a number of logical controls for fraud detection and easy administration of the car fleets.

The solution includes discrete levels of security so that clients can see only the information they are authorized to view. Users can choose which reporting components appear on their individual dashboards. Actuate's BIRT dashboard technology allows users to drag report components onto their personal dashboards. The solution contains some 10 reporting components and 10 detailed drill-down

reports – generated as Excel output by BIRT – that users can choose from.

A further requirement was the provision of an ad-hoc reporting capability for analytical purposes; ReportSoft has implemented Actuate's out-of-the-box solution, which allows DNB Finans clients to select particular columns and rows and compile their own reports.

The Actuate BI solution, which sits on top of DNB Finans's existing auto-lease application, is now being heavily marketed in all of Scandinavia to boost its car financing business and to promote the DNB brand as a whole.

## Benefits

As a result of the deployment, which was shortlisted for a European Software Excellence Award, DNB Finans has seen customer satisfaction levels soar. These have risen from 4.4 to 5.1 on a scale of 1 to 6 for 'quality of reporting solution.' Significantly, the new Actuate system has also drawn an additional 31 percent in user logins, markedly increasing activity on the car financing system.

DNB Finans anticipates a return of investment within 2.5 years, and notes that the business model provides for pay-on-use reports.

Thanks to the advanced Actuate reporting capabilities, DNB Finans's clients can now monitor and control car-related costs at an unprecedented level. "Our customers now have early visibility of issues such as excessive mileage or fuel-related fraud, and the ability to pinpoint the business units responsible," Claus Wittrup Hansen explains. "This enhances their ability to act, and is likely to increase their loyalty to us because we provide them with this valuable business information. For us, this is a significant competitive differentiator."

In the initial roll-out, the Actuate system catered for custom reports for more than 10,000 users, generated in their choice of

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formats – Excel spreadsheet, PDF and via the Web, with comprehensive drill-down capabilities, allowing individual users to determine the information they want to see and how it is presented. Management reporting, custom reporting intervals and scheduled reporting are all supported.

The next steps will be to integrate the reporting platform with other business applications, to further enhance the value provided to customers, and to deliver the content via a customer reporting portal.

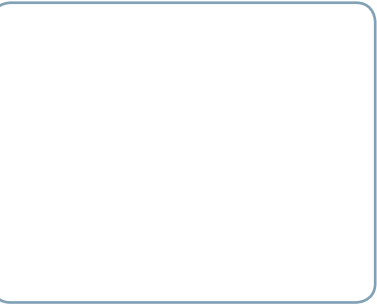
DNB Finans anticipates that the reporting platform will soon be deployed to all 30,000 of its customers. "BIRT is extremely intuitive and easy to use, so adoption has exceeded all expectations," Claus Wittrup Hansen concludes.

Commenting on the importance of Actuate's technology to the project, Henrik Vester Christensen, chairman of ReportSoft, says, "The superior power, flexibility and simplicity of ActuateOne brought unique value to the DNB Finans project. I don't know any other solution that could have delivered the same results."

### Actuate: The BIRT Company

Actuate – The BIRT Company™ – founded the BIRT open source project, which serves as the foundation of ActuateOne®. ActuateOne applications deliver the most insights to the most people – ensuring organizations are ready for Big Data and touch devices.

ActuateOne empowers developers to deploy business analytics and customer communications applications with one BIRT design to access any data, provide one user experience for any user, supported by one platform for any cloud, on-premise or touch device deployment.



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